

<i>SERFF Tracking Number:</i>	<i>STAR-126770096</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Starmount Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46609</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Dependent Age Amendment</i>		
<i>Project Name/Number:</i>	<i>/AMEND-ChildAge 7/2010-STAR</i>		

## Filing at a Glance

Company: Starmount Life Insurance Company

Product Name: Dependent Age Amendment

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: STAR-126770096 State: Arkansas

SERFF Status: Closed-Approved-  
Closed

Co Tr Num:

State Status: Approved-Closed

Reviewer(s): Rosalind Minor

Authors: Belle Lucas, Natka VariscoDisposition Date: 09/02/2010

Date Submitted: 08/25/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name:

Project Number: AMEND-ChildAge 7/2010-STAR

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/02/2010

Deemer Date:

Submitted By: Belle Lucas

PPACA: Not PPACA-Related

Filing Description:

RE: Starmount Life Insurance Company

NAIC# 68985

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Employer, Association

Explanation for Other Group Market Type:

State Status Changed: 09/02/2010

Created By: Belle Lucas

Corresponding Filing Tracking Number:

Amendment Form: AMEND-ChildAge 7/2010-STAR

Extension of Coverage for Dependent Children

Dear Sir or Madam:

SERFF Tracking Number: STAR-126770096 State: Arkansas  
Filing Company: Starmount Life Insurance Company State Tracking Number: 46609  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Dependent Age Amendment  
Project Name/Number: /AMEND-ChildAge 7/2010-STAR

The above referenced form is being filed for your review and approval.

The enclosed amendment will be attached to limited benefit health insurance policy forms (dental, vision, etc.) that are exempt from the requirements of the Patient Protection and Affordable Care Act (PPACA). We request approval of the amendment for previously approved policy forms, in addition to forms that may be approved in the future.

The purpose of the amendment is to provide a continuation of coverage for dependent children beyond the limiting age stated in the form. The amendment allows for the extension of dependent children's coverage to age 26, or as late as age 30 if required by the state, or elected by the group policyholder.

Even though these limited benefit health insurance products are not subject to PPACA, we often receive a request from a policyholder to extend dependent's coverage – in the event that they also issue a medical health benefit plan to their employees and want consistency between their products.

Any bracketed word, sentence, or paragraph in the Amendment may be deleted entirely, but will not be revised. The age range of 26-30 is also indicated within the brackets.

Your approval of this form for purposes of extending coverage for dependent children to age 26 or older would be greatly appreciated.

I can be reached at bellel@starmountlife.com or at 225-400-9282 if you have any questions.

Thanks,  
Belle Lucas  
Compliance Specialist

## Company and Contact

### Filing Contact Information

Belle Lucas, Compliance Specialist  
P.O. Box 98100  
Baton Rouge, LA 70898

bellel@starmountlife.com  
225-926-2888 [Phone]

### Filing Company Information

Starmount Life Insurance Company  
7800 Office Park Boulevard  
Baton Rouge, LA 70809

CoCode: 68985  
Group Code: 68985  
Group Name:

State of Domicile: Louisiana  
Company Type:  
State ID Number:

SERFF Tracking Number: STAR-126770096 State: Arkansas  
Filing Company: Starmount Life Insurance Company State Tracking Number: 46609  
Company Tracking Number:  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: Dependent Age Amendment  
Project Name/Number: /AMEND-ChildAge 7/2010-STAR  
(225) 926-2888 ext. [Phone] FEIN Number: 72-0977315  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? Yes  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Starmount Life Insurance Company	\$100.00	08/25/2010	39013198

SERFF Tracking Number:	STAR-126770096	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/02/2010	09/02/2010

<i>SERFF Tracking Number:</i>	<i>STAR-126770096</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Starmount Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46609</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>Dependent Age Amendment</i>		
<i>Project Name/Number:</i>	<i>/AMEND-ChildAge 7/2010-STAR</i>		

## Disposition

Disposition Date: 09/02/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	STAR-126770096	State:	Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

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## Form Schedule

**Lead Form Number: AMEND-CHildAge 7/2010- STAR**

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/02/2010	AMEND-ChildAge 7/2010-STAR	Policy/Cont Amendment ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		40.100	AMEND-ChildAge 7-2010-STAR.pdf

**STARMOUNT LIFE INSURANCE COMPANY**  
**8485 GOODWOOD BOULEVARD, BATON ROUGE, LA 70898-9100**  
**AMENDMENT**  
**AGE LIMITS FOR COVERED DEPENDENT CHILDREN**

Attached to Policy/Certificate No.: [1234567]

**The Policy/ Certificate to which this Amendment is attached are amended as follows, unless already so stated:**

**Extension of Age Limit for Covered Dependent Children:**

Coverage for any [unmarried] Covered Dependent child may be extended beyond any limiting age stated in the Policy/Certificate. [Such child must be dependent on You for income tax purposes.] This extension is available for any [unmarried] child, regardless of student status. Such coverage may be extended until [the date] [the last day of the month in which] [the last day of the [Calendar][Policy] Year in which] the child attains the age of [26-30].

(The limiting age will not apply to a child who, at the time of the limiting age, is incapable of self-support by reason of mental retardation, mental illness or disorder or physical handicap, provided the incapacitated child is unmarried and dependent on an individual insured under the Policy/Certificate.)

To extend coverage for a Covered Dependent to age [26-30] You must send Us a written notice of Your request and pay any additional required premium. [This must be done within [31][45][60] days after the dependent's limiting age stated in the policy/certificate to which this Amendment is attached.]

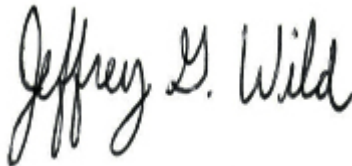
**[Transition of Children Previously Denied Enrollment or Who Terminated Coverage Due to Attaining Limiting Age:**

If this change in the Policy/Certificate makes any formerly ineligible dependent child or terminated child eligible for coverage, the child will be eligible for re-enrollment as a newly eligible dependent [until January 1, 2011] [during the next open enrollment period]. [A child for whom you re-enroll for coverage after this date will be considered a Late Entrant.]]

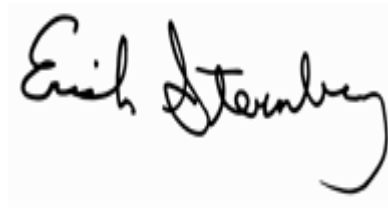
**This Endorsement takes effect [on September 1, 2010,] and expires on the same date as the policy/certificate to which it is attached.**

**There are no other changes to the policy/certificate.**

In witness whereof, the Company has caused this Amendment to be signed by its President and Secretary.



*Secretary*



*President*



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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Flesch Certification	Approved-Closed	09/02/2010
<b>Comments:</b>			
<b>Attachment:</b>			
Flesch Readability.pdf			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	09/02/2010
<b>Bypass Reason:</b>	N/A- amendment only.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Health - Actuarial Justification	Approved-Closed	09/02/2010
<b>Bypass Reason:</b>	N/A- amendment only		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	Outline of Coverage	Approved-Closed	09/02/2010
<b>Bypass Reason:</b>	N/A		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Bypassed - Item:</b>	PPACA Uniform Compliance Summary	Approved-Closed	09/02/2010
<b>Bypass Reason:</b>	N/A- exempt due to limited benefit plan.		
<b>Comments:</b>			

## STARMOUNT LIFE INSURANCE COMPANY

### FLESCH READABILITY ANALYSIS

<u>FORM</u>	<u>WORDS</u>	<u>PARAGRAPHS</u>	<u>SENTENCES</u>	<u>SCORE</u>
AMEND-ChildAge 7/2010-STAR	348	14	22	40.1

This is to certify that this form meets the minimum score on the Flesch reading ease test in the NAIC Life and Health Insurance Policy Language Simplification Model Act. The Flesch score has been measured by the method described in the act and reflects all text excluding only language or terminology in the following categories entitled to be excepted under the act: the name and address of the insurer; the name, number or title of the policy; the table of contents or index; captions and subcaptions; specifications pages, schedules or table; language required by law or regulation; medical terminology; and words which are defined in the policy.

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Jeffrey G. Wild  
Chief Financial Officer  
Starmount Life Insurance Company

DATE: 08/17/2010